IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF OHIO WESTERN DIVISION

KAREN N. MILLER, et al,

vs. Case Number: 1:00cv403-SJD

CREDIT COUNSELORS OF CINCINNATI

MINUTES: HEARING ON Fairness Hearing

Statement of Counsel

Court ordered in open Court that the settlement is approved.

Judge: Susan J. Dlott

Courtroom Deputy: Stephen Snyder

Court Reporter: Betty Schwab, Official

Date: December 3, 2003